

A SYSTEM AND PROCESS FOR SECURITIZING REVERSE MORTGAGE  
LOANS

ABSTRACT OF THE DISCLOSURE

A process and system for securitization of a reverse mortgage loan are provided, wherein a loan is made to a borrower. The borrower uses a real property, such as a home, as collateral for the loan. The amount of repayment is based on multiple repayment calculation components. The system and process comprise generating a sale of the reverse mortgage loan from a loan processing component to a securitization creating component. The securitization creating component generates a securitization note based on the reverse mortgage loan, including such factors as the age and sex of the borrower.